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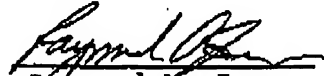
RAYMOND A. JOAO

002/003

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Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION  
HISTORY INFORMATION, ACCOUNT HISTORY  
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This is a Response to the Restriction Requirement,  
mailed October 12, 2006, in the above-identified application.

Applicant hereby elects the invention of Group I,  
Claims 43-61, drawn to a transaction method, classified in

PAGE 2/3 \* RCVD AT 10/14/2006 2:18:36 PM [Eastern Daylight Time] \* SVR:USPTO-EFXXRF-3/3 \* DNIS:2738300 \* CSID:914 969 2992 \* DURATION (mm-ss):00-44

PAGE 8/15 \* RCVD AT 12/14/2007 3:20:04 PM [Eastern Standard Time] \* SVR:USPTO-EFXXRF-5/31 \* DNIS:2738300 \* CSID:914 969 2992 \* DURATION (mm-ss):01-48

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003/003

Class 705, Subclass 30. Applicant hereby identifies Claims 43-61 as being the Claims encompassing the elected invention.

Entry of this Response to Restriction Requirement, and examination of Claims 43-61 on the merits, is respectfully requested.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

October 14, 2006

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